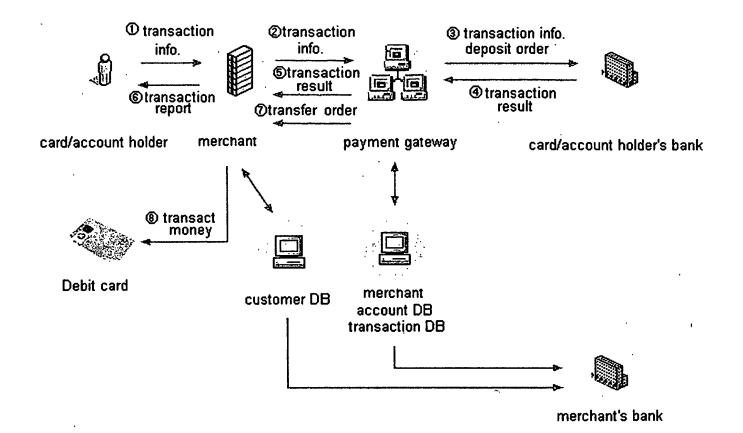
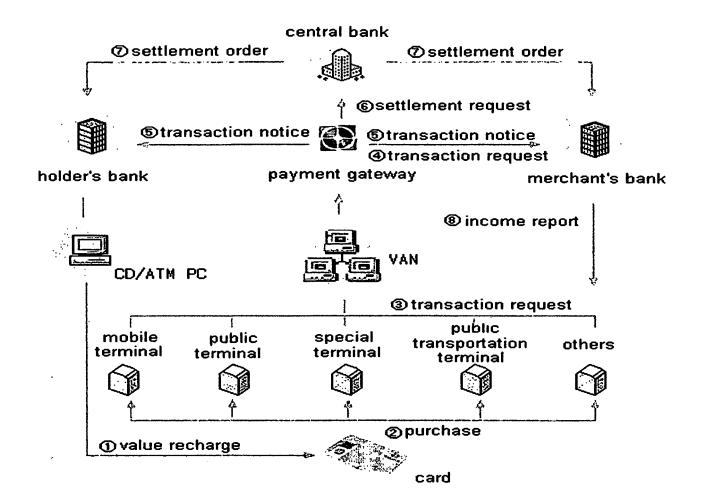
[DRAWINGS]

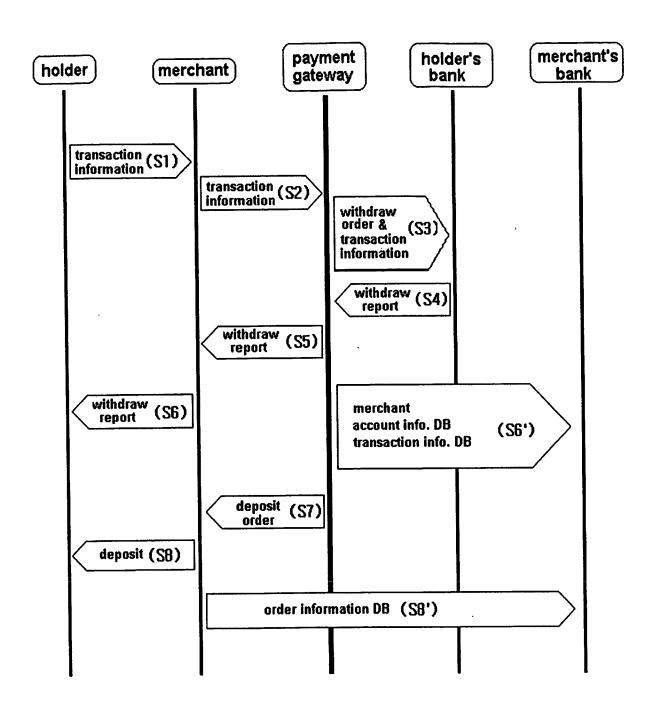
[Figure 1]



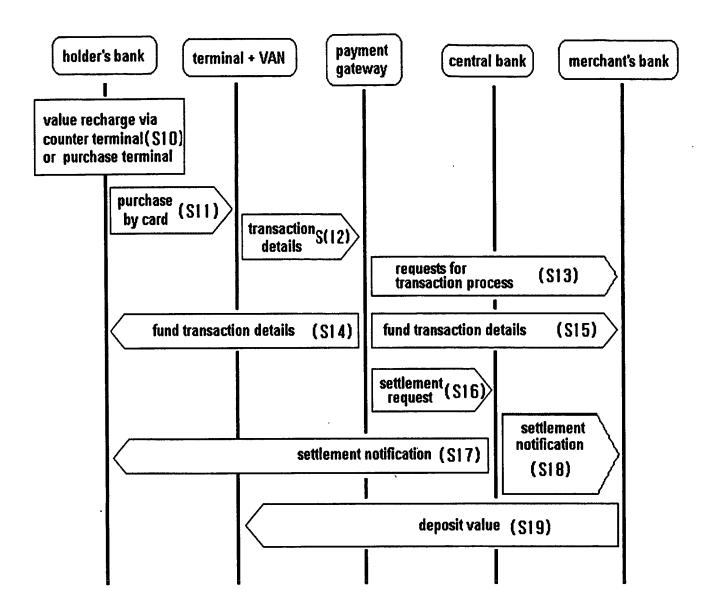
[Figure 2]



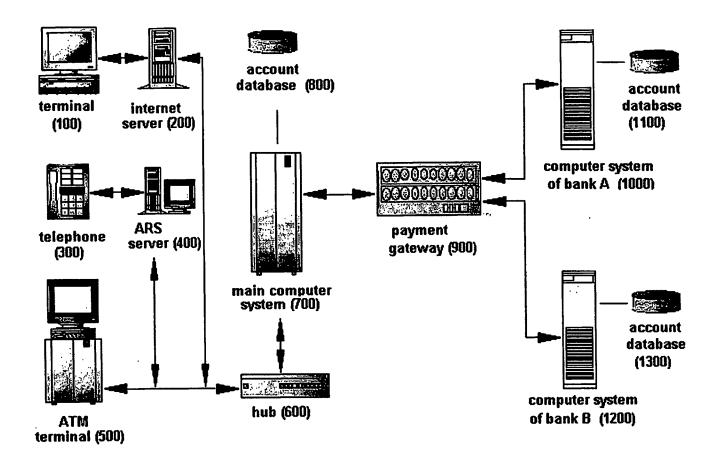
[Figure 3]



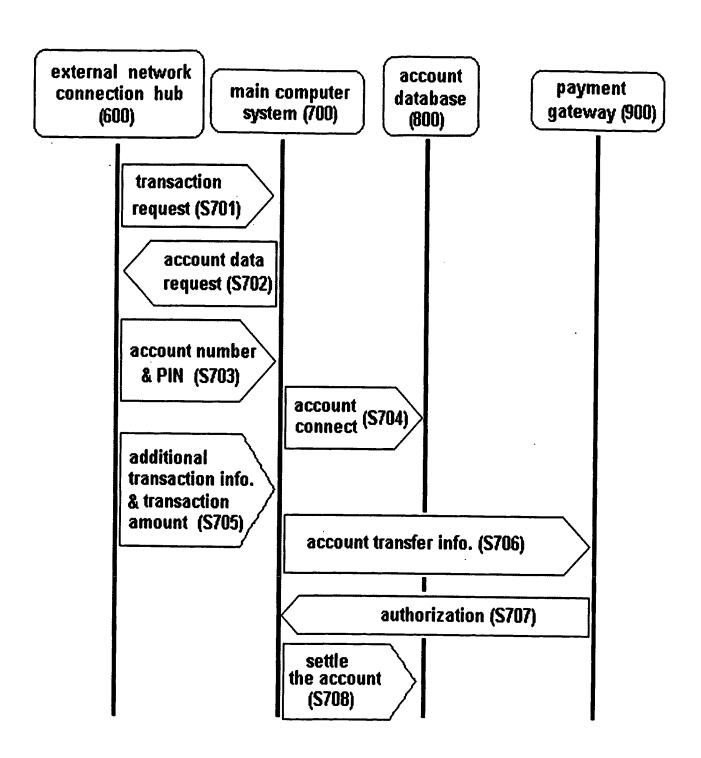
[Figure 4]



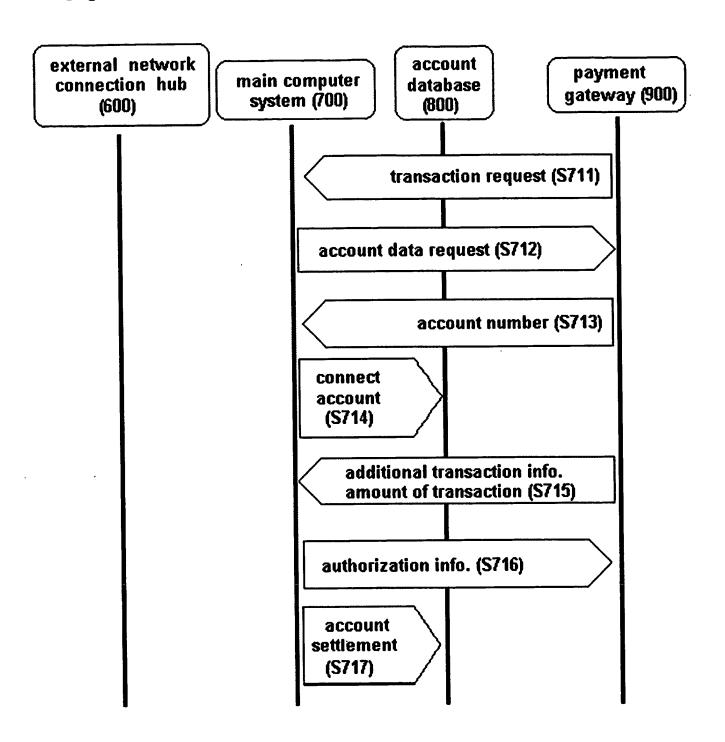
[Figure 5]



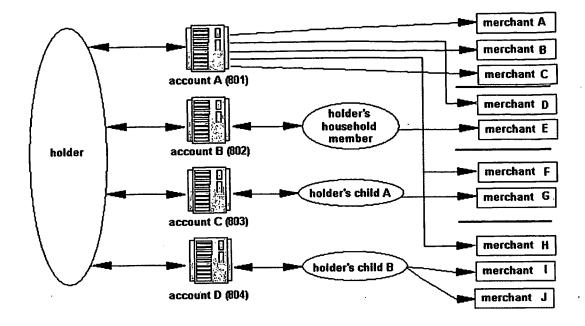
[Figure 6]



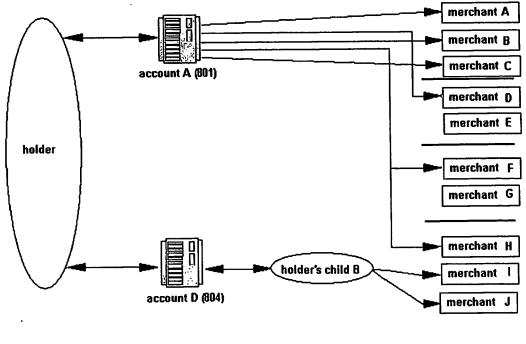
[Figure 7]



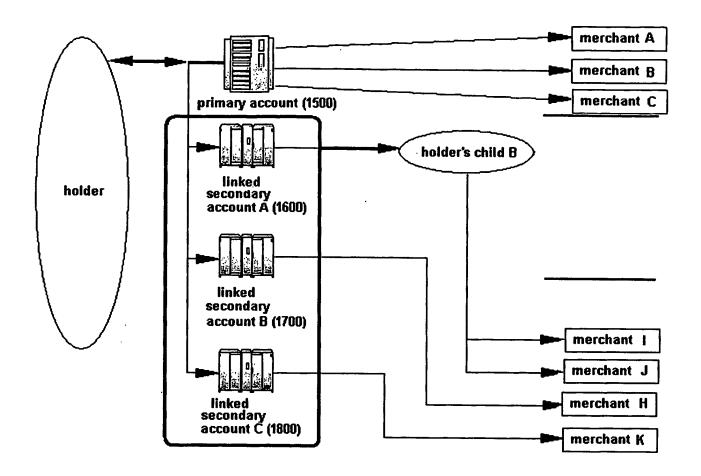
[Figure 8]



[Figure 9]



[Figure 10]



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[Figure 11]

	bank(branch) ID	account type	account number	CRC account classification code
holder's account account for the holder's child B merchant specific account merchant specific account	123 - 123 - 123 - 123 -	. 77 - . 77 -	- 230 - 231 - 232 - 233	- XX — 00 primary account number - XX — 01 linked secondary account number A - XX — 99 linked secondary account number B - XX — 98 linked secondary account number C
another holder's account account for the another holder's household A merchant specific account merchant specific account merchant specific account	400	- 77 - 77 - 77	- 240 - 241 - 242 - 243 - 244	- XX — 00 primary account number - XX — 01 linked secondary account number D - XX — 98 linked secondary account number E - XX — 97 linked secondary account number F - XX — 96 linked secondary account number G

[Figure 12]

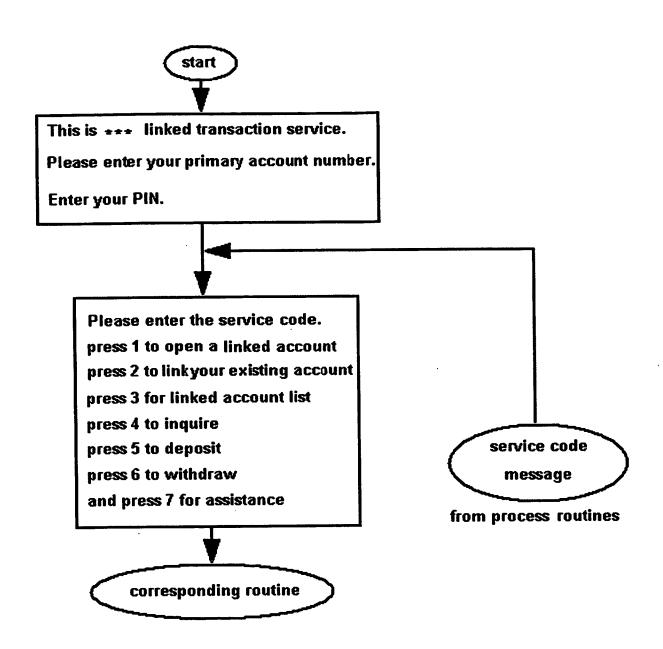
	bank(branch) ID	1	ccount type		account number		CRC	brack	account classification code
James' account Jason's allowance Jason's tuition fee Jason's institute fee	123 123	- -	77 · 77 · 77 · 77	-	231 232	- -	XX XX	_	01 — Jason — 99

[Figure 13]

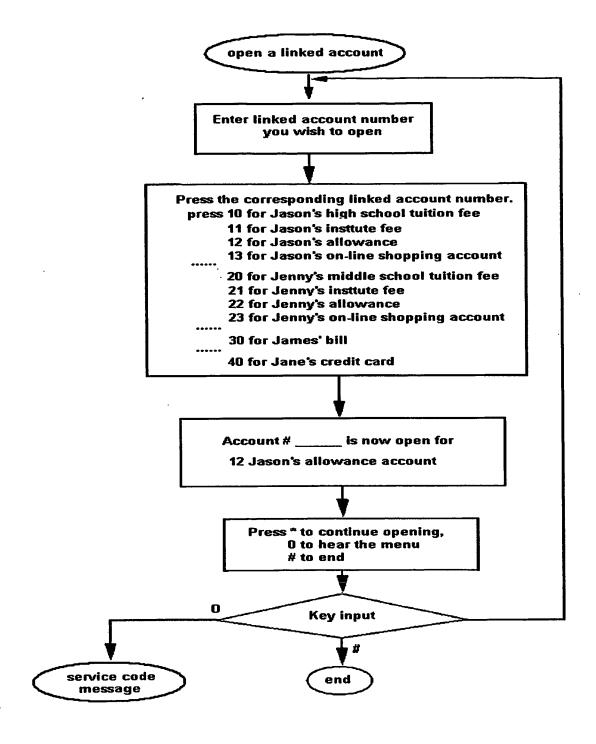
account classification code					
00	holder's account (primary)				
01	holder's child's account				
99	school tuition fee				
98	institute fee				
97	mobile communication fee				
96	mass transportation fee				

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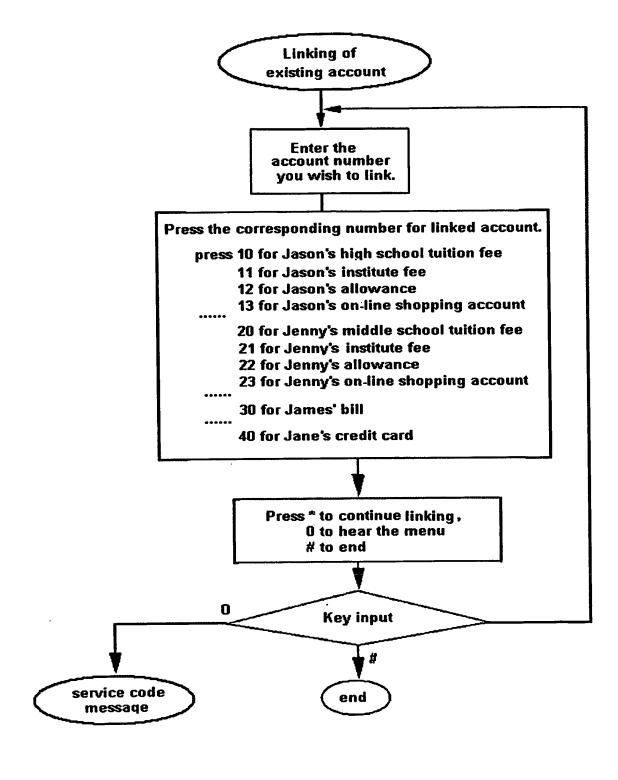
[Figure 14]



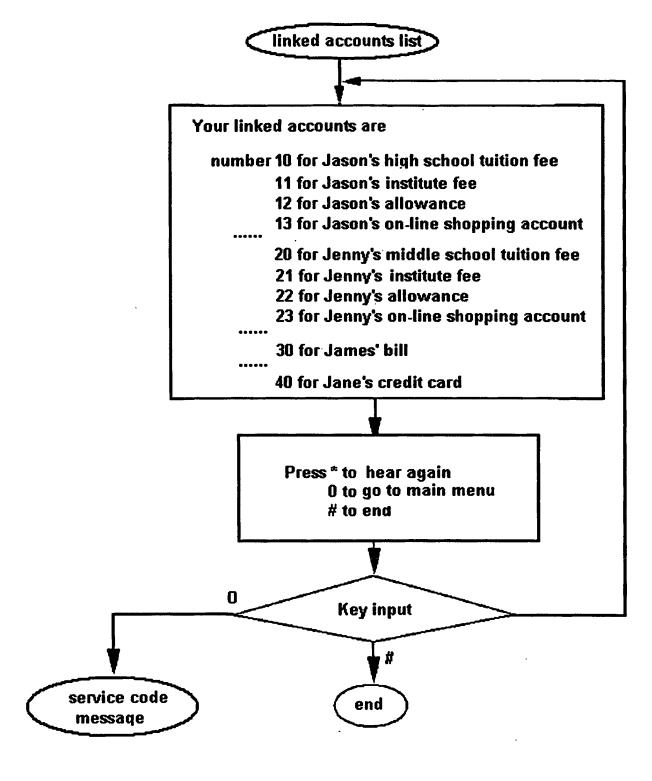
[Figure 15]



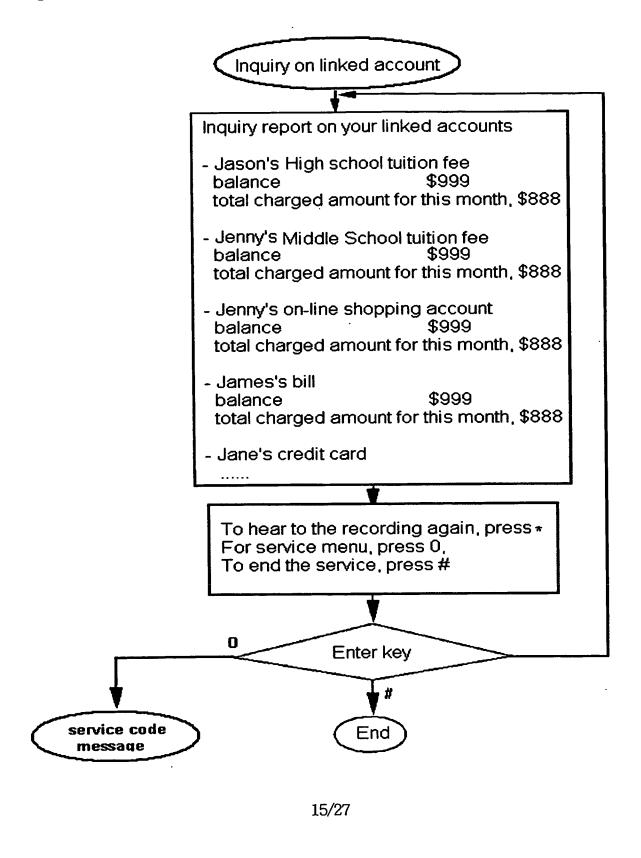
[Figure 16]



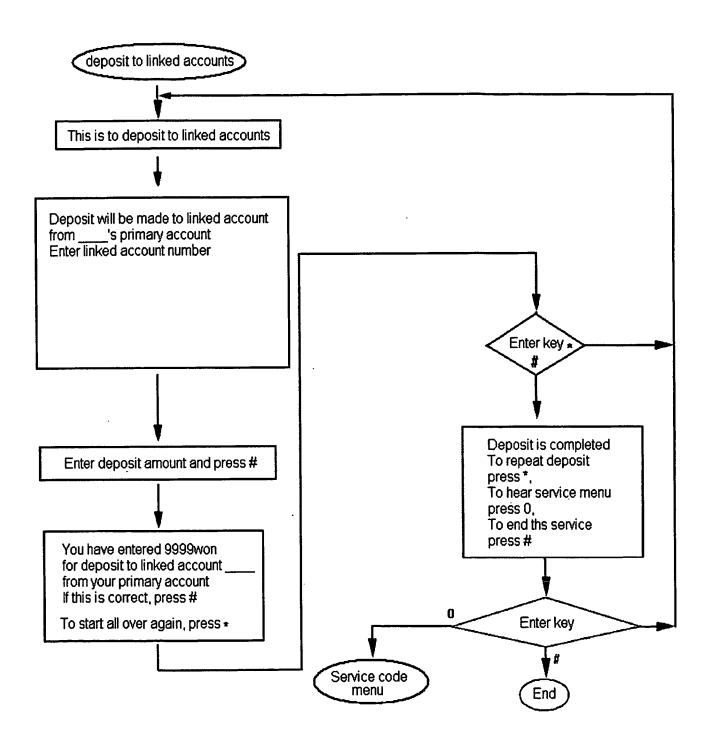
[Figure 17]



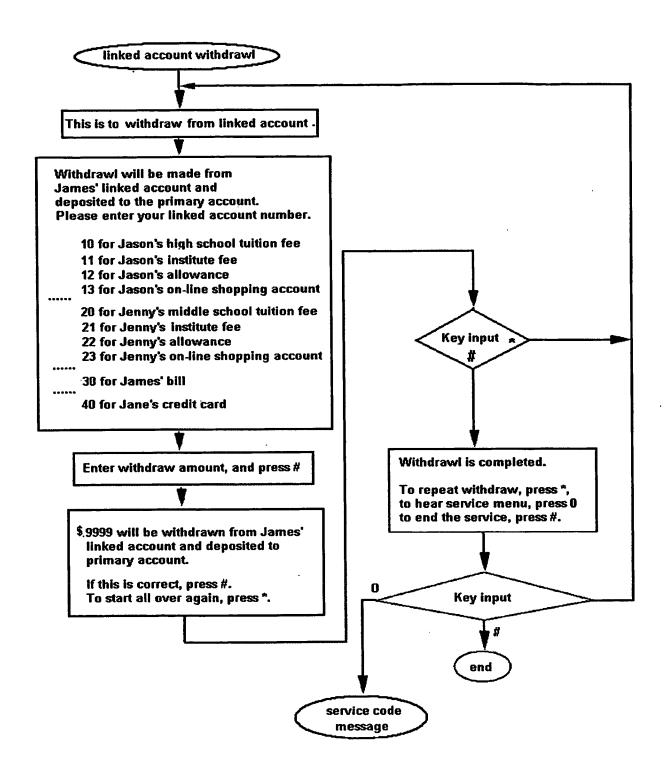
[Figure 18]



[Figure 19]

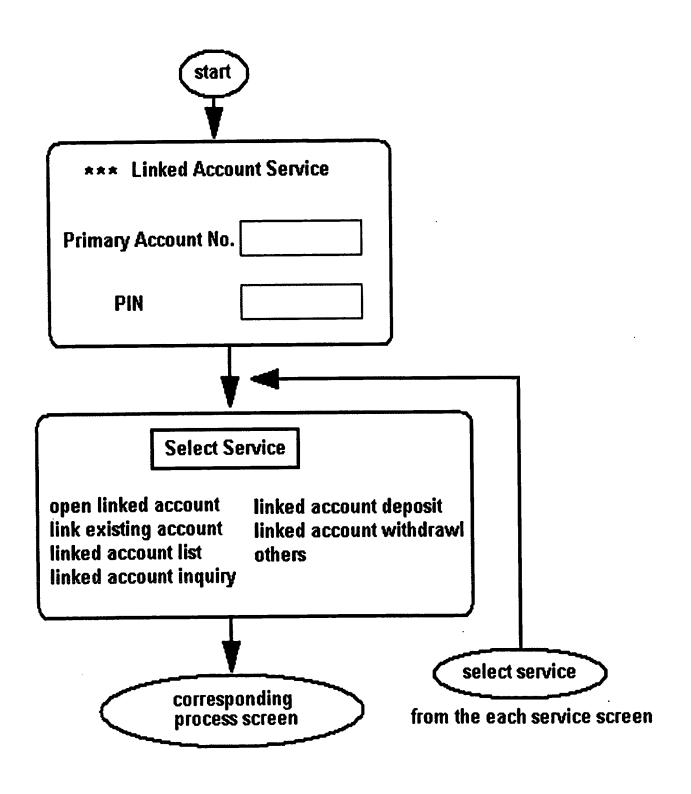


[Figure 20]



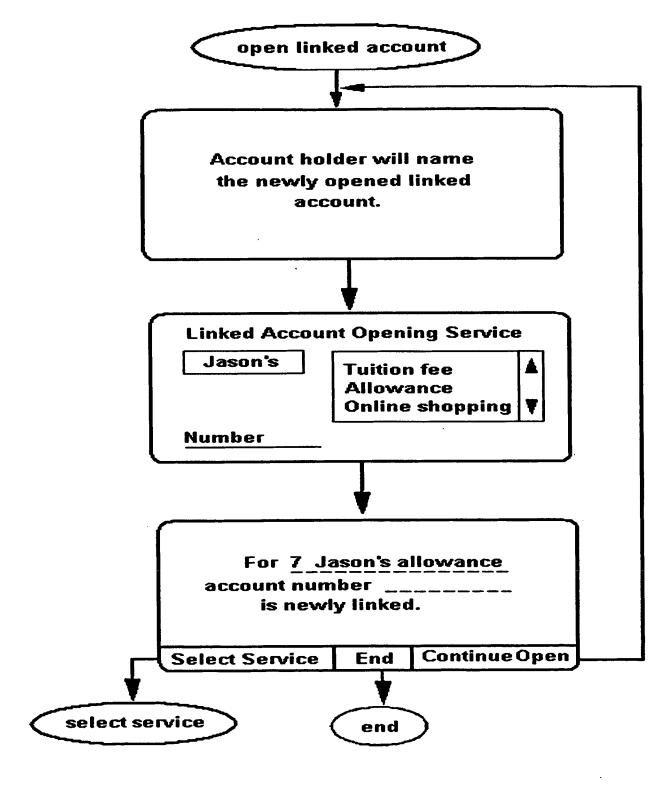
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[Figure 21]



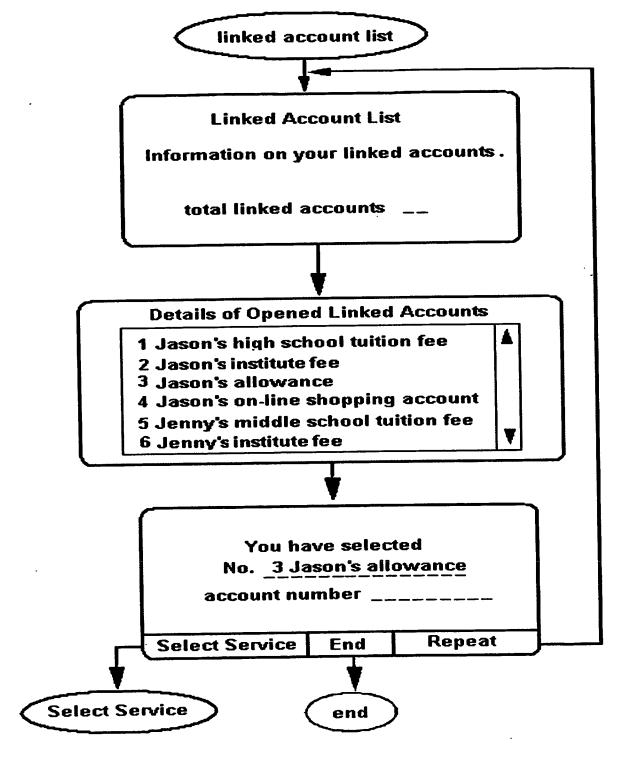
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[Figure 22]



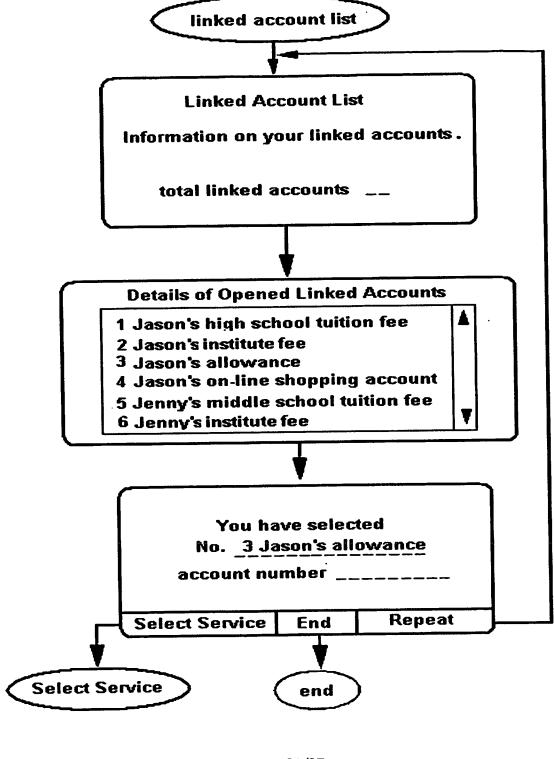
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[Figure 23]



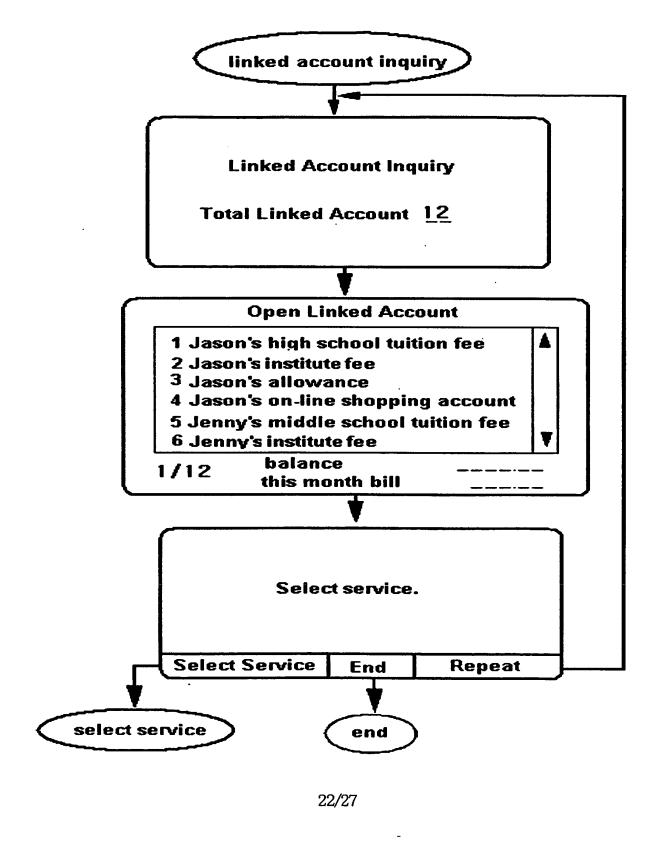
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[Figure 24]

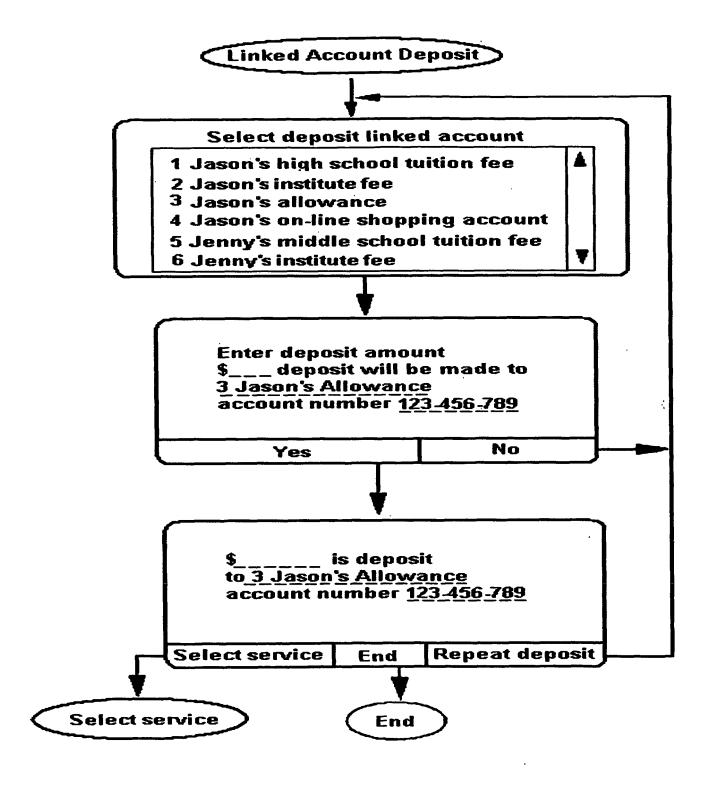


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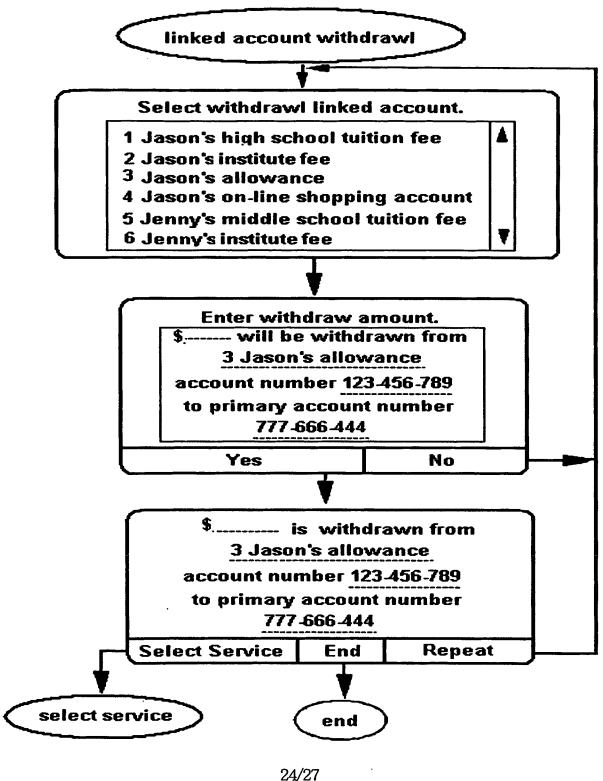
[Figure 25]



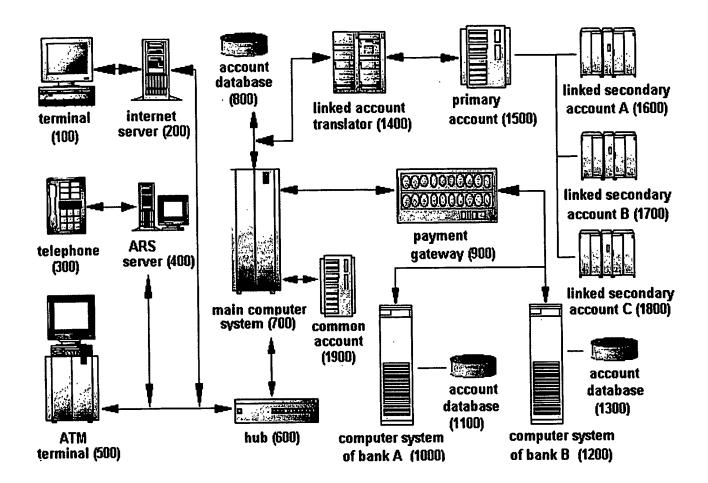
[Figure 26]



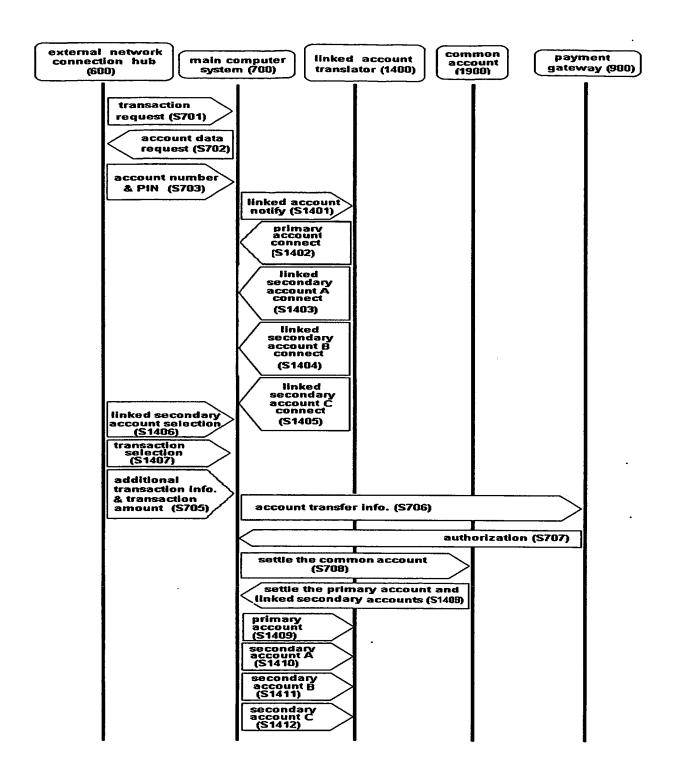
[Figure 27]



[Figure 28]



[Figure 29]



[Figure 30]

